

UNITED STATES DISTRICT COURT
WESTERN DISTRICT OF LOUISIANA
LAFAYETTE - OPELOUSAS DIVISION

ALBERTHA GARRETT	*	CIVIL ACTION NO. 2:07-CV-1975
	*	
Versus	*	JUDGE RICHARD HAIK
	*	
STATE FARM FIRE	*	
AND CASUALTY COMPANY	*	MAGISTRATE JUDGE METHVIN

AFFIDAVIT OF KERMITH SONNIER

STATE OF TEXAS :

PARISH/COUNTY OF HARRIS :

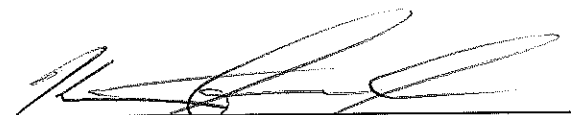
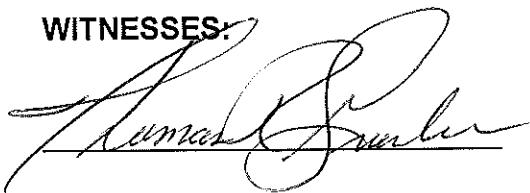
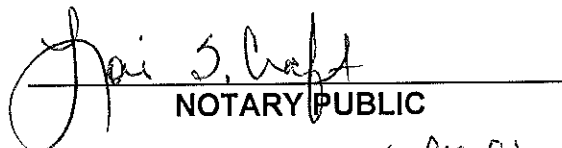
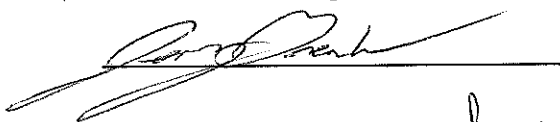
BEFORE ME, the undersigned Notary Public, personally came and appeared:
KERMITH SONNIER, of the full age of majority and a resident of Lake Charles, Louisiana,
who after being duly sworn did declare:

1. He is the owner of Cost Control Services, L.L.C.;
2. Cost Control Services, L.L.C. is an estimating company, providing estimates for repairs to structures that have been damaged due to, including but not limited to hurricanes.
3. He has over fifteen (15) years of experience in the construction business, beginning as a carpenter and eventually as a contractor building residences and apartment complexes;
4. He worked for over eighteen (18) years as an estimator/adjustor for Crawford and Company Pilot & Associates, which at that time was working only for Farmers Insurance Company;
5. He has worked for over ten (10) years as a public adjuster/estimator.
6. He has over forty (40) years total experience in the construction and insurance adjusting fields;
7. He is a licensed public adjuster in Oklahoma, Florida, Texas and Louisiana;

8. He has extensive knowledge and experience in accessing property damages, particularly, damage caused by hurricanes;
9. He has adjusted claims in the aftermath of over eight (8) hurricanes including, but not limited to Hurricane Rita and Hurricane Ike;
10. He has adjusted over nine-hundred (900) claims for damages caused by hurricanes during his career as an adjuster.
11. Adjusting claims necessarily involves the ability to make determinations regarding the cause of damages;
12. Tommy Greenlee is a contract estimator who works for him and is the estimator who performed the initial inspection of the Garrett residence;
13. It is standard in the industry for an adjuster to rely on estimators to inspect and prepare estimates based on their inspection of structures;
14. The Cost Control Services, LLC's estimate for the damages to the Garrett residence was prepared according to accepted practices in the adjusting industry; and
15. He has been accepted as an expert and testified in court in the field of insurance adjusting and estimating claims on at least four (4) occasions;
16. No court has ever limited or rejected Sonnier's testimony as an expert in insurance adjusting and estimating claims.

THUS done and signed this 12th day of May, 2009.

WITNESSES:


KERMITH SONNIER
NOTARY PUBLIC

Printed Name/Notary ID: Lori S. Craft

Commission Expires: 10/30/09

